

Lincoln Financial Group
MoneyGuard Reserve UL – “At-a-Glance” [2.11.2009]
Not approved in WA, VT or UT

- Life insurance and long term care protection under one policy
- Choice of Single premium or Flex pay – 3, 5, 7 or 10 years
- 100% Premium Back Guarantee on Single premium policies – no surrender period ever
- Home, facility, adult day care and nursing home care
- Simplified underwriting – No records or exams
- Designed for “self insurers and investors”
- Protects against LTC and protects against ‘use it or lose it’
- Leverages personal assets for maximum LTC protection and a tax free death benefit

Minimum guaranteed interest	4%
Liquidity	100% liquid from day one on single premium contracts
Surrender charges	No surrender charges apply to single premium contracts
Max issue age	80
Minimum issue age	30
Policy type	Single life only – no survivorship
Minimum premium	\$25,000
Elimination period	90 days
Long term care benefits	Home healthcare, nursing home, assisted living, and adult daycare
LTC benefit period options	2 to 7 years
A.M. Best	A+
S&P	AA
Commissions	8% Single premium or 50% of target premium on Flex pay

Internal Training Use Only – Not for Distribution

This summary information is only for the internal training of BHC and cannot be used for any other purpose. The information was taken from data provided by the insurance carrier. Accordingly, while best efforts are used to assure accuracy, BHC Marketing assumes neither responsibility for the accuracy, completeness or timeliness of such information nor any liability resulting from the use of this summary information. Refer to the “Agent’s Guide” published by the insurance carrier for complete details. This information is not for public distribution.